**AMENDMENT TRANSMITTAL LETTER**Docket No.
E3331.0586Application No.
10/665,141-Conf. #5802Filing Date
September 22, 2003Examiner
E. ColbertArt Unit
3624

Applicant(s): Michael Togher et al.

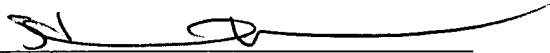
Invention: CREDIT MANAGEMENT FOR ELECTRONIC BROKERAGE SYSTEM

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED						
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate		
Total Claims	64	- 35 =	29	x	50.00	1,450.00
Independent Claims	12	- 8 =	4	x	200.00	800.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>						
Other fee (please specify):						
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:						2,250.00

☒ Large Entity☐ Small Entity☐ No additional fee is required for this amendment.☐ Please charge Deposit Account No. _____ in the amount of \$ _____.
A duplicate copy of this sheet is enclosed.☐ A check in the amount of \$ _____ to cover the filing fee is enclosed.☒ Payment by credit card. Form PTO-2038 is attached.☒ The Director is hereby authorized to charge and credit Deposit Account No. 50-2215
as described below. A duplicate copy of this sheet is enclosed.☒ Credit any overpayment.☒ Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.
Steven I. Weisburd
Attorney Reg. No.: 27,409Dated: February 14, 2005DICKSTEIN SHAPIRO MORIN & OSHINSKY LLP
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IFW
cc

Docket No.: E3331.0586
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Michael Togher et al.

Application No.: 10/665,141

Confirmation No.: 5802

Filed: September 22, 2003

Art Unit: 3624

For: CREDIT MANAGEMENT FOR
ELECTRONIC BROKERAGE SYSTEM

Examiner: E. Colbert

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated November 16, 2004, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Amendments to the Abstract begin on page 20 of this paper.

Remarks/Arguments begin on page 21 of this paper.

02/16/2005 MBEYENE1 00000075 10665141

01 FC:1202 1450.00 OP
02 FC:1201 800.00 OP

FEE CALCULATION

Any additional fee required has been calculated as follows:

___ If checked, Small Entity status is claimed:

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	Additional Fee
Total	64	- 35* =	29	X 50.00	\$1,450.00
Independent	12	- 8** =	4	X 200.00	\$800.00
First presentation of Multiple Dependent Claim(s)					
TOTAL					\$2,250.00

*not less than 20 ** not less than 3

No additional fee is required.

In the event a fee is required or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge any underpayment or credit any overpayment to Deposit Account No. 50-2215.

CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.